

# Exhibit A

PO Box 1034  
Des Moines, IA 50306-0354

08104



023/A01A/SS/A01/12/21/2017/IL

NCI ID:	17355185194
ACCOUNT BALANCE:	\$3,109.07
AMOUNT ENCLOSED:	

24-hour account access: [myaccount.ncirm.com](http://myaccount.ncirm.com)  
o Change of address: Print New Address on Back



REMIT TO:



**NATIONWIDE CREDIT, INC.**  
PO Box 14581  
Des Moines IA 50306-3581



70027-21A  
Marilyn Silkin  
350 PLUM CREEK DR APT 209  
Wheeling IL 60090-6345

01 17355185194 6

**\*\*\* Please see the reverse side of this letter for important notices concerning your rights \*\*\***  
Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window



## Nationwide Credit, Inc.

PO Box 14581  
Des Moines, IA 50306-3581  
Monday - Friday 8 AM to 6 PM ET 1-877-779-3472  
[myaccount.ncirm.com](http://myaccount.ncirm.com)

NCI ID: 17355185194  
Current Creditor: AMERICAN EXPRESS  
Account Number: XXXXXXXXXX92005  
Account Balance: \$3,109.07  
Date: 12/21/2017



[myaccount.ncirm.com](http://myaccount.ncirm.com)

- > 24-hour Access
- > Make, or Reschedule a Payment
- > Change your Contact Information
- > And More...

### We Want to Help You - Your Way!

Your outstanding balance with the above referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The Account Balance as of the date of this letter is shown above.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

The following options are available to help you resolve this account:

**Secure Online Portal:** [myaccount.ncirm.com](http://myaccount.ncirm.com) is available 24 hours a day to schedule payments, negotiate alternatives, manage your account and more!  
Login using your NCI ID: **17355185194** and Password: 1458

**Pay by Mail:** Send your check or money order to  
NATIONWIDE CREDIT, INC.  
PO Box 14581, Des Moines, IA 50306-3581  
Reference your NCI ID on your check or money order

Sincerely,

**Nationwide Credit, Inc.**

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.

## NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/>
		WORK PHONE	<input type="text"/>

**THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

**COLORADO:** This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. For information about the Colorado Fair Debt Collection Practices Act, see www.coag.gov/car. **NATIONWIDE CREDIT, INC., COLORADO OFFICE:** 1776 S. JACKSON STREET #900 DENVER, CO 80210 TELEPHONE: 720-287-8670

**MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NEW YORK CITY:** The New York City Department of Consumer Affairs Permit Number is 0914159.

The State of New York Department of Financial Services requires that NCI provide you with the following disclosure(s):

**NEW YORK STATE:** Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (1) the use or threat of violence;
- (2) the use of obscene or profane language; and
- (3) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- |   |  |
|---|--|
| 1. Supplemental security income, (SSI);                     | 7. Workers' compensation benefits;   |
| 2. Social security;   | 8. Public or private pensions;   |
| 3. Public assistance (welfare);                             | 9. Veterans' benefits;   |
| 4. Spousal support, maintenance (alimony) or child support; | 10. Federal student loans, federal student grants, and federal work study funds; and |
| 5. Unemployment benefits;                                   | 11. Ninety percent of your wages or salary earned in the last 60 days.               |
| 6. Disability benefits;                                     |  |

**NORTH CAROLINA:** North Carolina Department of Insurance Permit No. 102118.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.